

**UNITED STATES DISTRICT COURT
DISTRICT OF MAINE**

**U.S. Bank National Association, as Trustee
for Structured Asset Securities Corporation
Mortgage Pass-Through Certificates, Series
2007-GEL1**

Plaintiff

vs.

Jenifer Gerald and Gleni V. Araujo

Defendants

CIVIL ACTION NO: 2:24-cv-00023-LEW

**CONSENT JUDGMENT OF
FORECLOSURE AND SALE**

**RE:
11 Glen Street, Sanford, ME 04073**

**Mortgage:
June 20, 2006
Book 14880, Page 0730**

Now comes the Plaintiff, U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2007-GEL1 (“U.S. Bank”), and the Defendants, Jenifer Gerald and Gleni V. Araujo, and hereby submit this Consent Judgment of Foreclosure and Sale.

Count II - Breach of Note, Count III - Breach of Contract, Money Had and Received, Count IV - Quantum Meruit, and Count V - Unjust Enrichment are hereby **DISMISSED** without prejudice at the request of the Plaintiff. **JUDGMENT** on Count I – Foreclosure and Sale is hereby **ENTERED** as follows:

- . If the Defendants or their heirs or assigns pay U.S. Bank the amount adjudged due and owing (\$500,218.58) within 90 days of the date of the Judgment, as that time period is calculated in accordance with 14 M.R.S.A § 6322, U.S. Bank shall forthwith discharge the Mortgage and file a dismissal of this action on the ECF Docket. The following is a breakdown of the amount due and owing:

Description	Amount
Principal Balance	\$195,072.06
Interest	\$204,892.93
Late Fees	\$3,912.97
Escrow Advances	\$83,434.83
Corporate Advances	\$12,905.79
Grand Total	\$500,218.58

1. If the Defendants or their heirs or assigns do not pay U.S. Bank the amount adjudged due and owing (\$500,218.58) within 90 days of the judgment, as that time period is calculated in accordance with 14 M.R.S.A. § 6322, their remaining rights to possession of the Sanford Property shall terminate, and U.S. Bank shall conduct a public sale of the Sanford Property in accordance with 14 M.R.S.A. § 6323, disbursing the proceeds first to itself in the amount of \$500,218.58 after deducting the expenses of the sale, with any surplus to the Defendants or the heirs or assigns, in accordance with 14 M.R.S.A. § 6324. U.S. Bank may not seek a deficiency judgment against the pursuant to the Plaintiff's waiver of deficiency.
2. Pursuant to 14 M.R.S.A. § 2401(3)(F), the Clerk, if requested, shall sign a certification after the appeal period has expired, certifying that the applicable period has expired without action or that the final judgment has been entered following appeal.
3. The amount due and owing is \$500,218.58 and the mortgage loan is in default, as a result of the Defendants, Jenifer Gerald and Gleni V. Araujo, having failed to comply with the terms of the Note, the object of this litigation, are in breach of both the Note and Mortgage.
4. U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2007-GEL1 has first priority, in the amount of \$500,218.58, pursuant to the subject Note and Mortgage and there are no parties in interest other than the Defendants who have second priority.

5. The prejudgment interest rate is 6.00000%, *see* 14 M.R.S.A. § 1602-B, and the post-judgment interest rate is 10.55%, pursuant to 14 M.R.S.A. § 1602-C (the one year United States Treasury bill rate is the weekly average one-year constant maturity Treasury yield, as published by the Board of Governors of the Federal Reserve System, for the last full week of the calendar year immediately prior to the year in which post-judgment interest begins to accrue – December 2023, 4.45% plus 6% for a total post-judgment interest rate of 10.45%).
6. The following information is included in this Judgment pursuant to 14 M.R.S.A. § 2401(3):

	PARTIES	COUNSEL
PLAINTIFF	U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2007-GEL1 45 Walnut Street Cincinnati, OH 45202	Reneau J. Longoria, Esq. Doonan, Graves & Longoria, LLC 100 Cummings Center Suite 303C Beverly, MA 01915
DEFENDANT	Gleni V. Araujo 4505 N Wilder Road Plant City, FL 33565	Pro Se
	Jenifer Gerald 4505 N Wilder Road Plant City, FL 33565	Pro Se

- a) The docket number of this case is No. 2:24-cv-00023-LEW.
- b) The Defendants, the only parties to these proceedings besides U.S. Bank, received notice of the proceedings in accordance with the applicable provisions of the Federal

Rules of Civil Procedure.

c) A description of the real estate involved, 11 Glen Street, Sanford, ME 04073, is set forth in Exhibit A to the Judgment herein.

d) The street address of the real estate involved is 11 Glen Street, Sanford, ME 04073.

The Mortgage was executed by the Defendants, Gleni V. Araujo and Jenifer Gerald on June 20, 2006. The book and page number of the Mortgage in the York County Registry of Deeds is Book 14880, Page 0730.

e) The Defendants, Jenifer Gerald and Gleni V. Araujo, having failed to comply with the terms of the Note, the object of this litigation, are in breach of both the Note and Mortgage.

f) This judgment shall not create any personal liability on the part of the Defendants but shall act solely as an *in rem* judgment against the property, 11 Glen Street, Sanford, ME 04073.

g) The Defendants acknowledge that the property is occupied by squatters and upon entry of this Judgement consent to the issuance of a Writ of Possession forthwith and by entry of this consent judgment and the consideration paid waive their 90 day Right of Redemption.

Dated: December 2, 2024

/s/ Reneau J. Longoria
Reneau J. Longoria, Esq. Bar No. 005746
Attorney for Plaintiff
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Dated December 19, 2024

/s/Jenifer Gerald
Jenifer Gerald
4505 N Wilder Road
Plant City, FL 33565

Dated: December 19, 2024

/s/Gleni V. Araujo
Gleni V. Araujo
4505 N Wilder Road
Plant City, FL 33565

SO ORDERED

DATED: December 27, 2024

/s/ Lance E. Walker,
CHIEF U.S. DISTRICT JUDGE